

Certificate of Electronic Submission
I hereby certify that this correspondence is being
submitted electronically to the U.S. Patent
and Trademark Office on May 5, 2008
(Date of Submission)

FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

May 5, 2008
Date of Signature

PATENT
Case No. 1330/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|-------------------------------|---|--------------------------|
| Applicant: |) | |
| |) | |
| |) | Group Art Unit No.: 3692 |
| Serial No.: 10/007,838 |) | |
| |) | Examiner: GRAHAM, C. B. |
| Filing Date: NOVEMBER 8, 2001 |) | |
| |) | Conf. No.: 7630 |
| Title: ELECTRONIC PAYMENT |) | |
| SYSTEM AND METHOD |) | |

AMENDMENT AND RESPONSE TO OFFICE ACTION
DATED FEBRUARY 5, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to a Final Office Action dated February 5, 2008. Please enter the following amendment in the above-identified application.